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PATENT
Attorney Docket No.: 020375-043700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
MANAGING INTEGRATED CREDIT
AND STORED-VALUE PROGRAMS

Confirmation No.: 5090

Examiner: Shumate, Paul W.

Art Unit: 3693

SECOND SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

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